

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Reginald Sainte-Rose and Naeemah  
Sainte-Rose

Case No.: 16-25152  
Judge: Christine Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

Original                       Modified/Notice Required                      Date: March 25,2022  
 Motions Included                       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WSW

Initial Debtor: RSR

Initial Co-Debtor: NKSR

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 914.00 per month to the Chapter 13 Trustee, starting on May 1,2022 for approximately 16 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

\*The Debtors have paid \$68,787.17 in plan payments up to March 24,2022

The debtors obtained a mortgage modification with M & T Bank approved by this Court on 3/2/2022.

Prior plan extended to 84 months per Court's order dated June 26,2020. This modification continues the 84 month plan length. Minor child's chronic illness requires special diet, frequent hospital visits and increases food and medical expenses. This impacts budget.

19 year old child was attending college but suffered catastrophic auto accident on December 11,2021 and is comatose.

Mr. Sainte-Rose's severance ends in November 2022. He is seeking employment as a school superintendent or principal. Mrs. Sainte-Rose's income varies.

**Part 2: Adequate Protection  NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 3,252.57 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: M & T Bank (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ as allowed
DOMESTIC SUPPORT OBLIGATION	not applicable	not applicable
Internal Revenue Service	Priority Tax Debt 11 USC 508 ( a ) ( 8 )	\$ 9,840.90

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
not applicable	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

M & T Bank Mortgage will be paid as per modification approved by Court on 3/2/2022.

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Debtors' Counsel Fees as allowed
- 3) Priority Tax claims of the Internal Revenue Service
- 4) general unsecured claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 6,2020.

<p>Explain below <b>why</b> the plan is being modified: Mortgage modification received post petition mortgage arrears are now being capitalized in the modified mortgage instead of being paid inside the plan to the Chapter 13 Trustee , priority tax claim to be paid in plan.  Husband will lose income in November 2022 when severance package and medical benefits end.  Inflation has increased living expenses and family has increased medical expenses.</p>	<p>Explain below <b>how</b> the plan is being modified: Trustee payment increased to \$914/month for payment of Federal Priority income tax .  Plan preserves CARES ACT extension to 84 months.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes       No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 28, 2022

/s/Reginald Sainte-Rose  
Debtor

Date: March 28, 2022

/s/Naeemah Sainte-Rose  
Joint Debtor

Date: March 29, 2022

/s/William S. Wolfson, Esq.  
Attorney for Debtor(s)

In re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
Debtors

Case No. 16-25152-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 30, 2022

User: admin  
Form ID: pdf901

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road, Glen Gardner, NJ 08826-2203
lm	+ Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547
cr	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327573	+ Amex Dsnb, PO Box 8218, Mason, OH 45040-8218
516327576	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
516327574	+ Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104, Voorhees, NJ 08043-4317
516532077	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516803207	++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court:, Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618
516327577	+ Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516327588	+ Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592
516327591	+ Lakeview Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3231
517029061	+ Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516497933	+ Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327595	+ NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136
516336403	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
516327593	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
516327597	+ Prosper Marketplace In, 101 Second St, Ste 1500, San Francisco, CA 94105-3656
518249966	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
516327601	+ Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 30 2022 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-5234
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 30 2022 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 30 2022 20:28:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516506263	Email/Text: ally@ebn.phinsolutions.com	Mar 30 2022 20:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516327572	+ Email/Text: ally@ebn.phinsolutions.com	Mar 30 2022 20:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516432080	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 20:32:50	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516803207	Email/Text: BKelectronicnotices@cenlar.com	Mar 30 2022 20:28:00	Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618

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516327578	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 20:32:58	Cap One NA, PO Box 71083, Charlotte, NC 28272-1083
516361777	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 20:32:58	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516327579	+ Email/Text: clientservices@credit-control.com	Mar 30 2022 20:28:00	Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
516327581	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:33:01	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516327582	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2022 20:28:00	Citifinancial, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516327585	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:33:01	Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516543191	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 20:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516339221	Email/Text: mrdiscen@discover.com	Mar 30 2022 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516327583	+ Email/Text: mrdiscen@discover.com	Mar 30 2022 20:28:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516327587	+ Email/Text: bbagley@enerbankusa.com	Mar 30 2022 20:28:00	Enerbank Usa, 1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
516327589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:32:50	Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516437154	+ Email/Text: Bankruptcy@absoluteresolutions.com	Mar 30 2022 20:28:00	Icon Equities LLC, c/o Absolute Resolutions Corp., 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
516327590	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 30 2022 20:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516327580	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:53	Chase Card, PO Box 15298, Wilmington, DE 19850
516497933	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 30 2022 20:28:00	Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517743575	Email/Text: camanagement@mtb.com	Mar 30 2022 20:28:00	M&T Bank, PO Box 840, Buffalo, NY 14240
516454439	Email/Text: bankruptcynotice@nymcu.org	Mar 30 2022 20:28:00	MUNICIPAL CREDIT UNION, COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
516327592	Email/Text: bankruptcynotice@nymcu.org	Mar 30 2022 20:28:00	Municipal Credit Union, 185 Montague St, Brooklyn, NY 11201
516456953	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2022 20:28:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516858097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516858098	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516548076	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:59	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516548512	+ Email/Text: bncmail@w-legal.com	Mar 30 2022 20:28:00	Prosper Marketplace Inc., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516364390	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 20:28:00	Quantum3 Group LLC as agent for, Crown Asset

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516369906	Email/PDF: cbp@onemainfinancial.com	Mar 30 2022 20:32:57	Management LLC, PO Box 788, Kirkland, WA 98083-0788
516327598	Email/PDF: cbp@onemainfinancial.com	Mar 30 2022 20:32:52	SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516327594	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 30 2022 20:28:00	Springleaf Financial, 601 NW 2nd St, Evansville, IN 47708
516327599	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:33:01	NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
516327600	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2022 20:32:50	Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
518696749	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:53	Synchrony Bank, c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485
516327602	+ Email/Text: bkfilings@zwickerpc.com	Mar 30 2022 20:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
516327575	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
516327586	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516327584	*+	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517029062	*+	Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327596	*+	NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
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District/off: 0312-3

User: admin

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Date Rcvd: Mar 30, 2022

Form ID: pdf901

Total Noticed: 54

Albert Russo

docs@russotrustee.com

Brian C. Nicholas

on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Rebecca Ann Solarz

on behalf of Creditor LakeView Loan Servicing LLC rsolarz@kmllawgroup.com

Robert P. Saltzman

on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dnj@pbslaw.org

William S. Wolfson

on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

William S. Wolfson

on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 12